

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re: \_\_\_\_\_ Case No.: 18-27796/JNP  
Michael & Roseann Roach Chapter: 7  
\_\_\_\_\_  
\_\_\_\_\_  
Judge: JNP

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**NOTICE OF PROPOSED ABANDONMENT**

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JOSEPH D. MARCHAND, TRUSTEE in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk: Clerk of the United States Bankruptcy Court  
U.S. Post Office & Court House  
PO Box 2067, 401 Market Street  
Camden, NJ 08101-2067

If an objection is filed, a hearing will be held before the Honorable Jerrold N. Poslusny, Jr. on November 20, 2018 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom no. 4C. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property: Real Property:  
416 Frankford Avenue  
Blackwood, NJ  
FMV - \$181,000.00

Liens on property: Bank of America - \$140,873.00  
PNC Bank - \$29,242.00

Amount of equity claimed as exempt: \$20,804.00

Objections must be served on, and requests for additional information directed to:

Name: /s/ Joseph D. Marchand, Chapter 7 Trustee  
Address: 117-119 West Broad Street, P.O. Box 298, Bridgeton, NJ 08302  
Telephone No.: (856) 451-7600

**Certificate of Notice Page 2 of 2**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Michael Roach  
 Roseann Roach  
 Debtors

Case No. 18-27796-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf905

Page 1 of 1  
 Total Noticed: 17

Date Rcvd: Oct 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2018.

db/jdb	+Michael Roach, Roseann Roach, 416 Fankford Avenue, Blackwood, NJ 08012-4534
517740982	++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 (address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998)
517740983	+Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
517740984	+Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
517740985	Capital Mangement Services LP, 681 1/2 South Ogden Street, Buffalo, NY 14206-2317
517740986	+Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
517740988	+Michael Roach, 249 Thunder Circle, Bensalem, PA 19020-2156
517740989	+Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433
517740991	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
517740992	++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 (address filed with court: Us Bank, Pobox 5229, Cincinnati, OH 45201)
517740993	++WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 (address filed with court: Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Oct 24 2018 00:19:08 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 24 2018 00:19:05 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517740981	+E-mail/Text: ally@ebn.phinsolutions.com Oct 24 2018 00:18:09 Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
517740987	+E-mail/Text: mrdiscren@discover.com Oct 24 2018 00:18:11 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517743467	+E-mail/PDF: gecscedi@recoverycorp.com Oct 24 2018 00:23:38 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517740990	+E-mail/PDF: gecscedi@recoverycorp.com Oct 24 2018 00:23:39 Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 25, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 22, 2018 at the address(es) listed below:

Joseph Marchand	jdmarchand@comcast.net, jmarchand@ecf.epiqsystems.com
Joseph J. Rogers	on behalf of Joint Debtor Roseann Roach jjresq@comcast.net, jjresql@comcast.net
Joseph J. Rogers	on behalf of Debtor Michael Roach jjresq@comcast.net, jjresql@comcast.net
Rebecca Ann Solarz	on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION rsolarz@kmllawgroup.com
U.S. Trustee	USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 5